

KENTUCKY IRISH AMERICAN.

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PRICE FIVE CENTS.

Y. M. I.

Most Successful Convention Ever Held by Kentucky Grand Council.

Reports of Officers Show Increasing Interest in Young Men's Institute.

Sends Cablegram to Holy Father Pledging Obedience and Reverence.

OFFICERS FOR THE ENSUING YEAR

The most important as well as the most successful convention in the history of the Young Men's Institute of the Kentucky jurisdiction was held this week in historic Lexington, when the Grand Council met for its annual session. Almost the first act of this splendid and representative body of Catholic young men was to send a message of love and devotion to Pius X. through its Grand Chaplain, Rev. I. N. Ahmann, of Carrollton. The proceedings of the seventh Grand Council of the Y. M. I. have already been pronounced gratifying to the clergy and laity and are sure to bear good fruit, and only lack of space prevents more extended comment at this time.

Early Monday morning the officers, delegates and visitors to the seventh Grand Council of the Young Men's Institute assembled at the Y. M. I. Hall, on North Broadway, and escorted by Barry Council proceeded to St. Paul's church, where solemn high mass was sung by Rev. Father Goebel. After the mass the convention assembled in Barry Council Hall, where the sessions were held, and was called to order by President James Kelly, Rev. Father Ahmann, Grand Chaplain, offering the opening prayer. The chair announced the appointment of the Committee on Credentials, Messrs. John J. Sullivan, John Glauber and Fred Herp, and a short recess was taken to give them time to examine the credentials and report. There were no contests and the committee reported the following delegates entitled to seats, Bardstown and Ashland Councils not being represented: Richard Colbert and William Ahern, Barry Council, Lexington.

M. J. Kerrigan, Chickasaw Council, Memphis, Tenn.

William J. Dawson, St. Catherine's Council, New Haven.

D. J. McNamara, Lambert Young Council, Frankfort.

Frank E. Hardesty, DeFaine Council, Lebanon.

Arthur Carus, Lafayette Council, Newport.

Harry Colgan, Satoli Council, Louisville.

Frank Adams, Fred Herp and Frank Murphy, Mackin Council, Louisville.

Joseph Nilling, Phil Sheridan Council, Bellevue.

John Nunan, Major Council, Winchester.

Robert Goebel, Thomas Garvey and John Sullivan, Sr., Trinity Council, Louisville.

John Glauber, St. George Council, Carrollton.

Charles T. Dorn, Sarto Council, Owensboro.

Henry Whelan, O'Connell Council, Bardstown.

Upon reassembling, Frank Murphy, of Mackin Council, was appointed Second Vice President, and John J. Barry, of New Haven, was appointed on the Board of Grand Directors. President Kelly then announced the following committees:

Finance—Messrs. Colbert, Garvey and Kerrigan.

State of the Institute—Messrs. Colgan, Goebel, Hardesty, McNamara and Trimber.

Press—Messrs. Ahern, Dorn and Carus.

At this point a resolution was unanimously adopted and the following cablegram was sent the Holy Father Pius X.:

"Most Holy Father: The society of young men commonly known as the Young Men's Institute, being assembled in annual council in the city of Lexington, Ky., prostrated at the feet of your Holiness, promising obedience and reverence, humbly ask the apostolic benediction.

IGN. M. AHMANN, "Spiritual Director."

Reports of officers being the next order of business, the first to be read was that of the Grand Chaplain, Rev. I. N. Ahmann. Father Ahmann was pleased to behold the movement for Catholic organization, one of the greatest features of which was the growth and progress of the Young Men's Institute, and commended the wisdom and advice given by Judge Rives at the preceding Grand Council. Then reading from the encyclical of our glorious reigning Pontiff, Pius X., his report contained a strong plea for submission and support of the church authorities, which would win for the Y. M. I. the same recognition and praise that Cardinal Satoli conferred on the Knights of Columbus. His suggestions were concurred in.

In his report President Kelly said the Kentucky jurisdiction had just closed a year marked by harmony and prosperity and the greatest gain in the history of the organization. He then detailed the results of his visits to councils in the jurisdiction, making pleasing reference

to Sarto Council, of Owensboro. Organization work, he said, had been the feature of his administration, and the results speak for themselves. He recommended that no council be taxed during the first year of its existence, and this was concurred in. He also suggested frequent class initiations, commending the degree team for their zeal and excellent work, and hoped the Supreme Council would adopt the ritual of the Kentucky jurisdiction. President Kelly expressed himself in favor of a semi-annual password, which the convention later voted for, and urged frequent visits of officers and members to their sister councils. The only changes suggested in the laws were such as would remove all doubt as to the meaning of those now in force. An earnest plea was made for support of the American Federation of Catholic Societies, and also for Catholic libraries that would be accessible to all. Members should continue to practice the cardinal principles of the order and everywhere uphold the hands of the clergy, and thus assure future success. He closed by thanking the Grand officers for what they had done for the Y. M. I. and the elevation of Catholic manhood, and especially for the considerate and prompt assistance rendered him during the year.

Joseph Piazza, Chairman of the Board of Grand Directors, reported the proceedings of the board meetings and the work of the year, with recommendations as to the finances of the Grand body. The financial condition of the order was most gratifying, a handsome surplus now remaining in the treasury.

Grand Secretary Lautz submitted his yearly report, which showed a net gain of 213 in membership, the councils making the largest gains being respectively Sarto, Barry, Mackin, Trinity, Chickasaw, DeFaine, O'Connell, Sheridan and Lafayette. The reports were all referred and later the recommendations were concurred in.

Congratulatory letters were read from Judge H. W. Rives, Supreme Secretary O'Brien and Bardstown Council expressing regret at not being able to be present. Telegrams were sent the Supreme officers and the Indiana and California conventions, and in return there were messages wishing the Kentucky jurisdiction continued success. An adjournment was then taken for dinner.

When the Grand Council met Monday afternoon the hall was thronged with delegates and members of Barry Council, and when Rev. William Ryan, of Winchester, entered the hall there was tremendous applause. Messrs. John J. Luby, Frank Newman and John J. Crotty were announced as entitled to seats in the convention, and a telegram congratulating the convention was read from Barrett Burns, President of the Ohio jurisdiction. A number of resolutions were submitted and referred, and an invitation from President Richard Colbert to the ball at the Phoenix Hotel in honor of the Grand Council was accepted.

Upon motion of Trinity's delegates, seconded by those of Mackin and Satoli, the Grand Council reaffirmed its indorsement of the Kentucky Irish American, commending it to the Catholic and non-Catholic world, and thanking it for the good it has accomplished for the Y. M. I., which has surpassed that of any other publication in the country. The Kentucky Irish American is the only publication that has the indorsement of the Kentucky Grand Council.

While awaiting the reports of committees there were calls for Rev. Father Ryan, of Winchester. The reverend gentleman prefaced his short but impressive address with a pleasing Irish story, declaring himself first, last and all the time for the Y. M. I. His heart always leaned to this noble order, whose bone and sinew is the poor young man—the workers who look after the parent's, the poor widowed mother and the fatherless little brother and sister. Built on that broad principle that gathers together the poor and the rich, like our holy mother the church, the Y. M. I. is a society for all men, and no matter how gray his hair might become he would still be found a member. Father Ryan cited many cases of souls saved by this organization and the benefits he had observed conferred by it. In closing he made happy allusion to the old days and the present happy reunion. In years gone by Kentucky led the van. Today Kentucky has the members and the brains and should again assume to the proud position she held in the old Atlantic jurisdiction. The convention then adjourned, pleased with the words of the eloquent speaker.

Tuesday morning's session was unimportant. After reading telegrams and letters it was voted to make no changes governing initiations, but to leave the same to the councils. The Ritual Committee's recommendation simplifying and making shorter and more impressive the initiatory ceremonies and exemplification of the ritualistic work were concurred in, and recess was taken for dinner.

The last and most important session of the Grand Council convened at 2 o'clock Tuesday afternoon, President Kelly in the chair.

In order that there may be an end to the trouble caused by a publication called the Y. M. I. Magazine, and from which the order derives no benefit, the Board of Grand Directors was authorized to revise all matter and advertising appearing in said publication. The magazine must submit to the supervision of the board if the Y. M. I. name is to be used, and render a full account of its dealings with the public and its circulation. This action will protect the order here, at least, and advertisers from being deceived by worthless agents or solicitors.

Harry Colgan reported the state of the

institute most satisfactory, showing increase in finances and membership. The advice of Father Ahmann should be taken to heart and the Holy Father's encyclicals read monthly at meetings. His committee favored the directory idea suggested by Joe Piazza, also the acceptance of the new ritual by the Supreme body, and an appropriation to carry on the work.

The Law Committee's recommendation that those suspended for over six months can only return as new members was concurred in. Richard Colbert, from the Finance Committee, estimated the expenses for the coming year as about \$1,000, and provision was made for the same, a per capita tax of seventy-five cents being levied. Resolutions were adopted expressing appreciation of the work of Father Ahmann and John Barry, Supreme Director, and then came the selection of a place for holding the next Grand Council. In a well-timed but spirited speech Dr. Joseph Rioridan placed Newport in nomination, and with such effect that that place was selected by unanimous vote. Next followed the election of officers, which resulted as follows: Chaplain—Rev. I. N. Ahmann. Grand President—James B. Kelly, Louisville.

Grand First Vice President—John Glauber, Carrollton.

Grand Second Vice President—George Lawo, Memphis, Tenn.

Grand Secretary and Treasurer—John B. Shannon, Lexington.

Supreme Delegate—Harry Colgan; Alternate, John J. Luby.

Grand Marshal—John W. Board, Winchester.

Board of Grand Directors—Frank G. Adams, Chairman, Louisville; Thomas J. Garvey, Louisville; D. J. McNamara, Frankfort; J. A. Smith, Lebanon.

The hold-over members are William J. O'Connor, Louisville; Edwin C. Dawson, New Haven; James B. Clark, Owensboro.

After the installation, which was conducted by John Luby, the following committees were named by President Kelly: Law—F. E. Hardesty, Arthur Carus, Robert Goebel.

Arbitration—Joseph Piazza, Frank Murphy, Edwin Trimber, C. T. Dorn, Will C. Newman.

Degree Work—Harry Swann, James Perry, Charles Raily.

The best of feeling prevailed during the election of officers. It was the consensus of opinion that the best had been selected, though all the nominees were good men. The defeated candidates accepted the result with the right spirit, and Messrs. Kelly, Shannon and Adams were pledged hearty support. Before the adjournment Will O'Connor expressed the thanks of the Grand Council and visitors to Barry Council and the press and people of Lexington for their great courtesy, kind treatment and boundless hospitality. The sentiment was adopted with three rousing cheers. A rising vote of thanks was also given the retiring officers for the faithful manner in which they performed all their duties. Then with prayer, as at the opening, closed the seventh Grand Council of the Young Men's Institute.

ITALIANS

Are Coming to the United States in Great Numbers Now.

There are hundreds of thousands of Italians coming to America every year and many thousands of these are locating in the Southern States, where the climate is agreeable to them. Some are coming to Kentucky, but not so many as are going to other States south of the Ohio. These Italians make good American citizens.

Writing of the Northern Italian emigrants who are constantly passing through Paris on their way to Havre to embark for the United States, Mrs. Emily Crawford, in a recent issue of Truth, says:

"One notices in them the very pick of the best people of Italy—those of Piedmont, Lombardy, Tuscany and the Emilia provinces. They have fine bodies and their faces glow with high vitality. All seem possessed by an idea that drives them on. Not one of them looks to right or to left, so set are their faces on the promised land before them. It must prove a mirage to many, but the fine health and the lowly ambitions of the emigrants will make the promise reality. They are ready for any work, however humble, as were those who went before them not many years ago and are now owners of the finest houses on the lake front of Chicago. They will sell oranges in the streets, make ices on costers' carts, black shoes, help cooks in hotels as scullions, save money all the time, and not drinking spirits, keep their health to old age. These crowds have been pouring through Paris for the past fifteen years."

"Think of the effect American free schools and American institutions generally will have on the reserves of human energy that have been accumulating in Italians for the three hundred years in which they have lain in fallow. Those instincts, coming down to them from an old and very high civilization, must undergo a new birth in the United States—an event that in all probability will be marked by a transcendent and thoroughly healthy bloom of artistic faculties."

REDMOND PARTY ARRIVES.

John Redmond and the representatives of the Nationalist party have arrived in New York to attend the convention of the United Irish League.

LEXINGTON

Places Itself Entirely in Hands of the Young Men's Institute.

Phenomenal Hospitality of the People of the Bluegrass Capital.

Friends of Barry Council Exert Themselves Entertaining the Convention.

SIXTY-FIVE CANDIDATES INITIATED.

Last Sunday at Lexington was certainly a gala day for the Young Men's Institute. Flocking into the capital of the Bluegrass region from Louisville, Owensboro, Cincinnati, Newport, Bellevue, Covington, Frankfort, Lebanon, New Haven, Winchester and other towns where there are organizations of the Young Men's Institute came thousands to give a big send-off to the Seventh Grand Council of the Young Men's Institute of the Kentucky jurisdiction and to show their appreciation of Barry Council of Lexington. At all the depots were committees to receive the delegates and visitors, who were taken to McGurk's and served a typical but bountiful Bluegrass dinner, the same being the programme at the Phoenix, Leland and Reed Hotels and many private boarding houses. As soon as possible after the arrival of the trains the members of the order were marshaled, and headed by Wehrley's Band that accompanied the three Louisville councils, about 500 fine looking young men formed in procession and marched through the principal streets to Jackson Hall, where they found sixty-five candidates waiting to have demonstrated the mysteries of the three degrees of the Institute rank. In this work the degree team of the Louisville councils showed themselves to be undoubtedly the best team that could be gotten together. They were Messrs. McNally, O'Connor, Garvey, Sullivan, Piazza, Hund, Kelly and Crotty, with James Perry presiding at the piano and Joe Conkling leading the choir. The hall was tastefully decorated with the Papal and national colors and emblems of the order. There being no time to lose, the sixty-five candidates were brought in promptly and started on the journey that led them to the glorious knighthood of the Y. M. I. They were all leading citizens of Lexington and exhibited that chivalry that has always characterized the Bluegrass section. It was 2 o'clock before the work was finished, but the candidates came forth enthusiastic for the principles of the Y. M. I. brotherhood that is soon destined to encircle the entire globe.

The ladies and others who could not attend the initiation were taken on the interurban railroad and visited Elmdorf, where they inspected the famed Haggis stock farm, returning for the ball game in the afternoon. For some weeks past the leading spirits of Barry Council, headed by Dan Crowe, had been preparing a new ball park for Lexington, and had arranged the opening game for last Sunday between teams representing Lafayette Council, of Newport, and Barry Council, of Lexington. The grounds had been leveled and a new grand stand erected, and the people of Lexington as well as the visitors were surprised and delighted upon entering the beautiful ball park. Fully 2,000 people were present to witness the game, which was hotly contested until the last man was declared out, with Lexington the winner. There was rooting by both men and women for their respective teams, but the hard-won victory of the Lexington boys pleased the larger number and made Manager Dan Crowe unwilling to change places with any of the big magnates. The game was well played and would do credit to teams that hold places in many of the associations.

The evening was spent in trolley rides to points of interest in the city. Before taking the train for home the Louisville contingent, headed by Wehrley's band, serenaded John J. McGurk, who had entertained all so handsomely, then proceeded to pay their respects to the Democratic, Herald and Leader offices, the police and fire headquarters, each of which was serenaded. All trains took out large parties who had spent a most enjoyable day.

Monday night at the Phoenix there was given a ball in honor of the Grand Council that perhaps stands unequalled in the history of that famous hotel. The youth and beauty of Kentucky were there in numbers, and the scene presented was one of surpassing brilliancy. A large reception committee looked after the guests, who were loath to leave when the clock struck 4 in the morning. Robert Goebel, John Crotty, Harry Colgan, Frank Murphy, Tom Garvey, Will O'Connor, Frank Adams and Fred Herp never left the floor for an instant. Neither did Charles Dorn, of Owensboro, who was declared the most graceful dancer of the evening. It was emphatically stated that several of the men from this city were smitten with the charms of the Bluegrass lasses, and the fact that they have not yet returned gives color to the truth of the statement. Harry Colgan and Frank Murphy were evidently hit hard, as both went looking for farms.

But the crowning event arranged for the entertainment of the Grand Council was the banquet served by McGurk in Y. M. I. Hall on Tuesday night. Decorated with American flags and streamers of red, white and blue, ablaze with electric lights and with fans on all sides, the scene was truly entrancing. In the parlors were Messrs. James O'Brien, Dan Crowe, Richard Colbert, John Shannon, Fred Fister, Frank Kearney, John Luby, James Colbert, John Fitzgerald, Robert Rives, James Sharkey, John Colbert, Joseph Bourgeois, Wallace McGinnis, John Riley, Dr. J. W. Foley, J. B. Wallace and others, who received and introduced the guests to the two hundred who had assembled to participate in the evening's festivities.

Forming in line, headed by the toastmaster, Robert C. Rives, and Mayor Combs, Judge Parker, Hon. Pres. Kimball, Moses Kaufman, Fathers Ahmann, Punch, Ryan and Goebel and other distinguished citizens, the company proceeded to the hall and were assigned seats at the banquet table.

An elaborate menu of seven courses, followed by coffee and cigars, was thoroughly enjoyed. This was by all admitted to be the most delightfully served banquet that has yet taken place in Lexington, and all who sat down to it had something kind to say for John McGurk. This was enjoyed until the hour of midnight, when the toastmaster, Robert C. Rives, who was always happy in his introductions, presented the Grand Chaplain, Rev. Father Ahmann, of Carrollton, to respond to the first toast.

Father Ahmann's subject was "Pro Deo, Pro Patria," the motto of the Young Men's Institute. The reverend speaker told a number of good stories that put his hearers in the best of humor, and then proceeded to deliver an address that had its visible impress on all present. In a brief tribute to the pioneer priest, Father Brossett, he mentioned the names of Catholics famous in the Revolutionary days, especially Father Fitzgerald, who was with Washington, Commodore Jack Barry, Gen. Lafayette, Charles Carroll and others, whose patriotism the Catholic young men of the present day were taught by their spiritual advisers. For some time he dwelt upon what Catholics had done for America, making feeling reference to those priests and laymen who lie buried in the historic cemetery at Lexington. It was a pleasure, he said, to address a body of men whose motto was "For God—For Country." This motto means progress and success and is a message of peace to the world. There can be no truer or more loyal citizen, he declared, than the Y. M. I. Every Catholic young man who is loyal to his church must be loyal to his country. The church and organizations like this one were the best guarantee against rebellion and for the future of our glorious republic. The address was received with cheers and applause.

After an artistically rendered solo by Miss Julia Hogarty, which was so generously applauded that she had to respond several times, Grand President Kelly responded to the toast, the "Kentucky Jurisdiction." He spoke briefly upon the history of the order and the progress being made by the Kentucky jurisdiction. President Kelly declared himself a worker and organizer rather than an orator, and called upon all to assist him in his efforts to make this organization attain the proud position that the church and Catholic people would have it hold. Its past was glorious, its future bright, and all that was required was united effort and a spirit of brotherly love in all they undertook to do.

Rev. William Ryan was the next to speak, and his address on "Our Duty," was by many declared to be the best, most eloquent and strongest of the evening. Upon this theme he referred to the stars and stripes as an emblem of eternity and evoked rounds of applause. We are proud of our American citizenship, and we thank God we live in a country where religious liberty is guaranteed.

To be a member of this splendid order there were but two qualifications necessary. The first is to be a true member of the church and the next to be loyal to the flag. Neither wealth or nationality can find any preference here. It matters not how much money a man may have, he can not buy his way into the Y. M. I. if he be unworthy. It matters not where he came from, unless he be a good man, he can not be one of us. The rose, the thistle and the shamrock may wither and die, but the star spangled banner which floats over a free people is an emblem for all eternity. Wherever a priest has a council of the Y. M. I. behind him he has true soldiers of the army of the Lord and can win the battle. Without them he is but an officer, a captain, without men to command and lead. The Y. M. I. must be aggressive as well as progressive. Look at the splendid success that followed an energetic ambition in the case of Thomas Taggart, of Indiana, who has been selected to lead the Democratic party. He started life selling sandwiches. He then got to be owner of a hotel, then of many hotels. He then had ambition to be Mayor of Indianapolis and he was elected. His further ambition was to be a leader of men, and the national Democracy selected him to lead them in the campaign for this year.

Young men, be true to your God, to your church, and then you can not be disloyal to the republic. Keep at work and Kentucky will retain the proud position in the jurisdiction which she now holds.

The next number was a vocal solo by Miss Mary Hogarty, whose clear and sweet voice so pleased the assemblage that she was compelled to respond to several encores before the applause would

cease. There was a great cheer when Toastmaster Rives introduced the mountain priest, Rev. William Punch, who laughingly declared he hailed from Breathitt county. Father Punch captured the assemblage at the outset. He approved the noble work, aims and purposes of the Y. M. I., and promised to soon be a member. His story of the condition of the church and people in the mountains of Eastern Kentucky was indeed interesting and was given close attention. The territory over which he ministered included fifteen counties, and his comparison of their people, who were misunderstood and misrepresented, was more than pleasing. He declared the mountain people the most generous, best hearted and most hospitable among which he labored. Speaking of patriotism, Father Punch declared he would not trust a backsliding Catholic. Those who were against God's church never organized a regiment or company for their country's defense. His reference to the Irish Sixty-ninth of New York and its response to the call to arms was a striking contrast, he said, as he asked where were the bigots at that critical time. His parting words, "Remember the church and you will remember the country," created great enthusiasm.

Hon. Pres. Kimball, than whom there is no man more eloquent in Kentucky, paid a glowing tribute to the sons of Erin and the good Irishmen of Lexington. His experience at the last St. Patrick's day banquet and again upon this occasion had entranced him. Eloquence and wit prevailed to such an extent on the former occasion that he was so overcome and enthusiastic that he was helped home the next morning, and it seemed that the young men were to place him in the same position again. While a member of the Protestant church he has found in life many of his truest, most warm-hearted and faithful friends were members of the Catholic church, which possesses much which all must admire, notably the transcendent virtue of its women and the sacrifice and heroism of its holy priesthood. The growth of fraternal organization was the phenomenon of the twentieth century. He could not pass without referring to Father Barry, of St. Paul's, whose American citizenship, Kentucky chivalry and Christian gentility had done so much for Lexington. The Irish, he said, have toiled for hundreds of years and have always paid their taxes, and he was with them on the school question for the Christian education of their children. Father Barry was one of the noblest priests that ever sung the songs of Zion or the mass, and he had left his impress on all, Catholic and Protestant alike, who hope that his years may continue as green as the hills of the green isle that gave him birth. This speech was a gem of the evening and evoked frequent applause.

Hon. Moses Kaufman was the next speaker, but his address appears elsewhere. Mary Hogarty rendered a selection on the violin. She is almost another Maud MacCarthy, graceful in pose and ardent in touch. The two lady soloists are graduates of Nazareth Academy, and their numbers were decided features of the banquet.

Judge Watt Parker declared himself a sincere admirer of the Catholic church and the ambition and objects of the Y. M. I. No other church could boast such schools, hospitals and charity. He had an exceedingly kind feeling for Nazareth and words of praise for Barry Council. In speaking of the Irish race he said they have advanced far more than any other class of our citizens.

There were calls for Supreme Director Barry, William M. Higgins, Mayor Combs and Will O'Connor, who made brief responses, it being then after 3 o'clock in the morning. Will O'Connor thought all the evening he was among the angels, and all agreed with him that they regretted there must be an awakening and separation.

The Kentucky Irish American regrets lack of space to publish the noble sentiments expressed by the various speakers. All who attended the banquet were better for it, and happy memories will long remain in their minds.

HONEST BOY.

Harry Cassin Hands Back \$45,000 to Bank Cashier.

Harry Cassin, sixteen years old, a runner for the First National Bank, was handed \$45,000 too much when he had a check for \$31,900 cashed at the Southern National Bank. Young Cassin, who is the son of United States Commissioner Henry Cassin, was sent by his bank to get the cash one day last week. The money was handed out in packages of bills. There were ten packages, which were supposed to contain \$500 each. He noticed that they seemed different from \$500 packages, and after he had received the bag which was supposed to contain just \$31,900 he made an investigation. He found that the supposed \$500 packages contained \$5,000 each and that he had \$76,000 instead of \$31,900. Young Cassin notified the Southern National Bank of the mistake and brought back the \$45,000. Harry Cassin is a devout member of the Church of Our Lady, in Portland, where he was an altar boy for years. His father, Henry Cassin, is a prominent member of the Knights of Columbus.

RECOVERED.

Theodore Schaefer, the well known mixologist for Fred Struck, has entirely recovered from his recent attack of rheumatism.

C. K. OF A.

An Interesting and Instructive Meeting of the Central Committee.

Supreme Delegate Reichert and Supreme Trustee McGinn Speak.

Give an Account of the Work Done by Supreme Council in St. Louis.

REITERATING AN ABSOLUTE NECESSITY

An interesting and instructive meeting of the Catholic Knights of America of Louisville was held at St. Mary's Hall last Friday night, at which representative members of the order listened to the reports of Supreme Trustee Joseph P. McGinn and Supreme Delegate Michael Reichert, who gave intelligent accounts of the proceedings of the late session of the Supreme Council, held in St. Louis. The hall was well filled when the meeting was called to order by Newton G. Rogers, President of the Central Committee, and great interest was manifested in the proceedings from start to finish. It was evident that those present indorsed the action of the Supreme Council in readjusting the insurance rates for the safeguarding of the order. This was the most important action of the Supreme Council.

President Rogers stated the purpose of the meeting was to hear the reports of Trustee McGinn and Delegate Reichert, who had just returned from the meeting of the Supreme Council. After the call of the roll by the Secretary, Delegate Michael Reichert was introduced and was received with applause. He said the meeting was called sooner than he had expected, and therefore he was not ready with as detailed a report of the proceedings at St. Louis as he desired to make, but he would do the best he was able under the circumstances. The most important action of the Supreme Council, Mr. Reichert said, was the averting of a calamity by changing the present rates of insurance. It has been evident for a long time, he said, that a change in the rating was an absolute necessity if the order was to stand. The rates must be made in accordance with the laws by which mortality is measured in order that justice be done to all. It was a practical insurance proposition which the Supreme Council settled in changing the rating and not one of sentiment. The order had done much for charity, and this was not fully appreciated. Now it was forced to get down to business. Mr. Reichert completely refuted the idea that the change was an injustice to the older members of the order, and contended that the older members would really be benefited by the change, as would also the younger members. Criticism was expected, but the delegates were able to defend their course, if necessary, and show that everything that was done at St. Louis was for the future good of the order.

At this point Col. Deuser interrupted the speaker with some observations, and Mr. Henry Bosquet also spoke briefly. Resuming, Mr. Reichert fully explained the options and benefits which will accrue to old and young members by the change. The time when life insurance is most necessary, he said, was at the age of fifty, and those at that age and above it had not been paying the actual cost of insurance as shown by the most experienced actuaries. In conclusion, he paid a high tribute to Supreme Trustee McGinn and L. J. Kadeski.

Supreme Trustee McGinn was next heard from and said he went to St. Louis to help the old men and the young men, and endeavor to perpetuate the order. He gave a concise account of the work and went into many details. Those who were most violently opposed to the rating, he said, were now the warmest advocates of the change, because explanation had convinced them that it was the salvation of the Catholic Knights. The new rates will be exceedingly favorable to members under forty years of age, as compared with the present tariff and a just and equitable arrangement with those above that age. The proposed rate compares very favorably and is much less than that recently adopted by the C. B. L., 40,000 members, the Knights of the Macabees and several other of the large fraternal associations that have recently revised and adopted the new rates in order to place themselves upon a sound financial basis. A large reserve fund of nearly \$800,000 belonging to this organization will enable them to offer a favorable and equitable arrangement to the older members of the organization and prevent beyond possibility the freezing out of any of those who stood by the organization since its inception.

At the conclusion of Trustee McGinn's remarks Mr. Reichert gave a blackboard illustration of the rates and options that will accrue five years hence. This explanation was well received, and those present got a better understanding of the differences in rates between regular old life insurance companies and the rates paid by fraternal bodies like the C. K. of A. The latter's rates were so low compared with old life companies that a change was absolutely necessary.